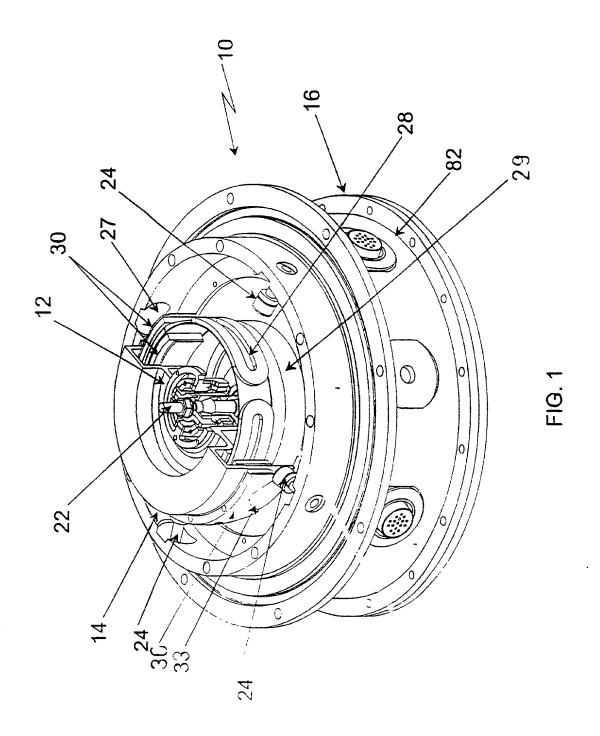
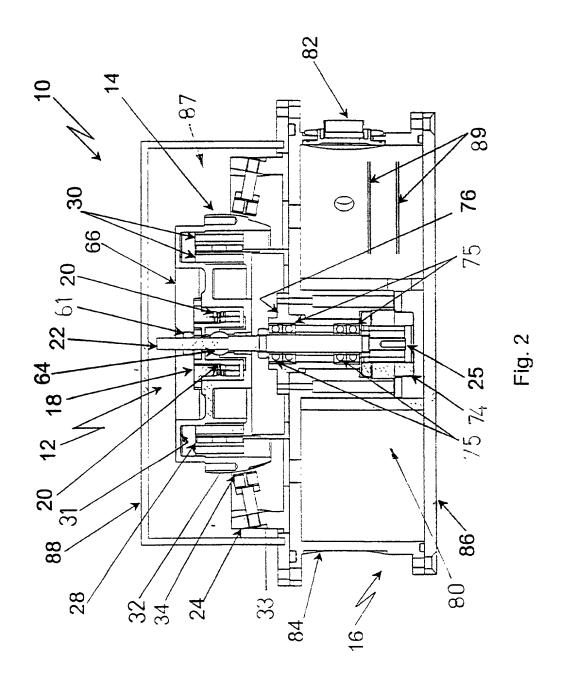
DOUGLAS A. STALEY ET AL. THRIFT-003/1US-CIP (5500034) SHEET 1 OF 9



DOUGLAS A. STALEY ET AL. THRIFT-003/1US-CIP (5500034) SHEET 2 OF 9



DOUGLAS A. STALEY ET AL. THRIFT-003/1US-CIP (5500034) SHEET 3 OF 9

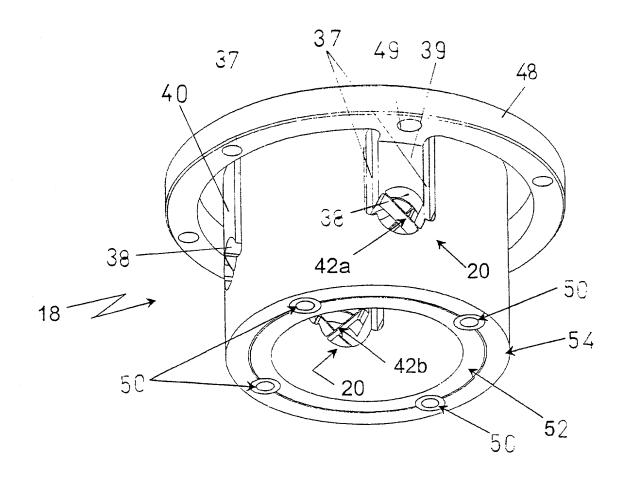


Fig.3

DOUGLAS A. STALEY ET AL. THRIFT-003/1US-CIP (5500034) SHEET 4 OF 9

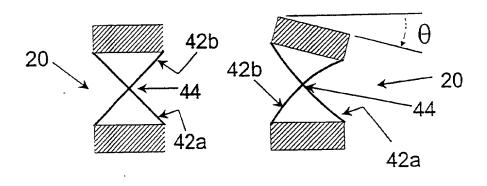


Fig. 4a

Fig. 4b

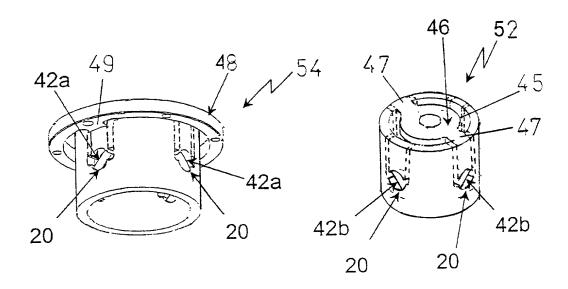


Fig.5a

Fig. 5b

DOUGLAS A. STALEY ET AL. THRIFT-003/1US-CIP (5500034) SHEET 5 OF 9

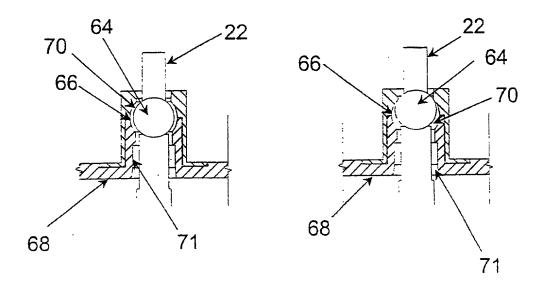
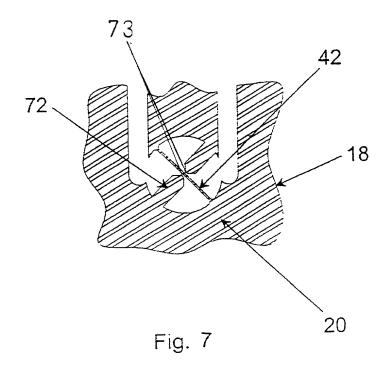


Fig. 6a

Fig.6b



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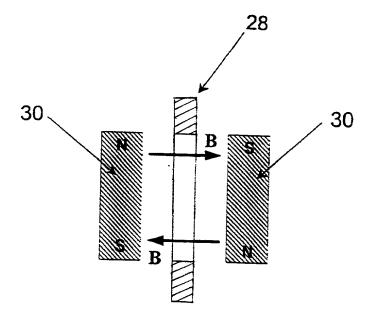
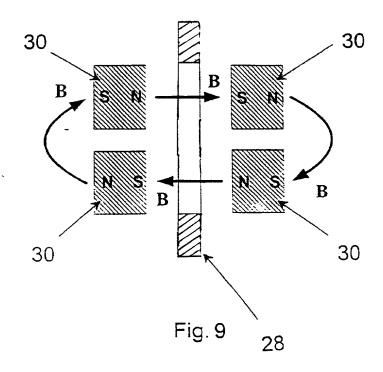
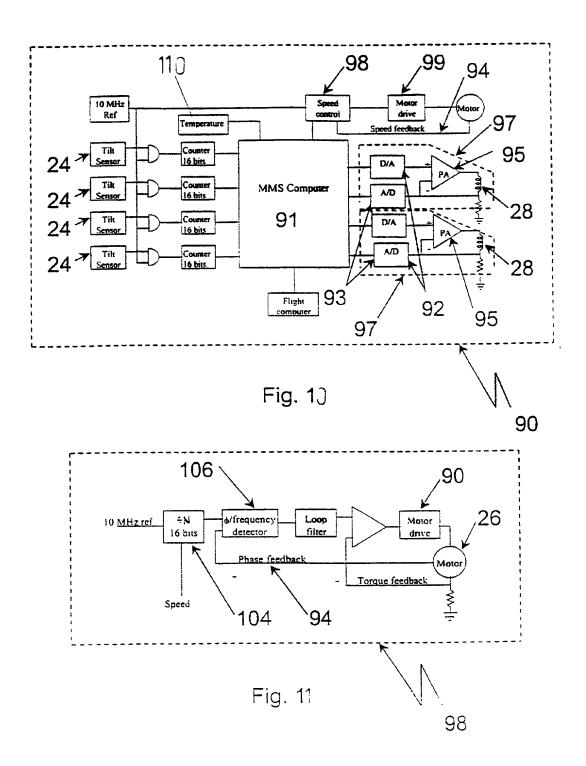


Fig. 8



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DOUGLAS A. STALEY ET AL. THRIFT-003/1US-CIP (5500034) SHEET 9 OF 9

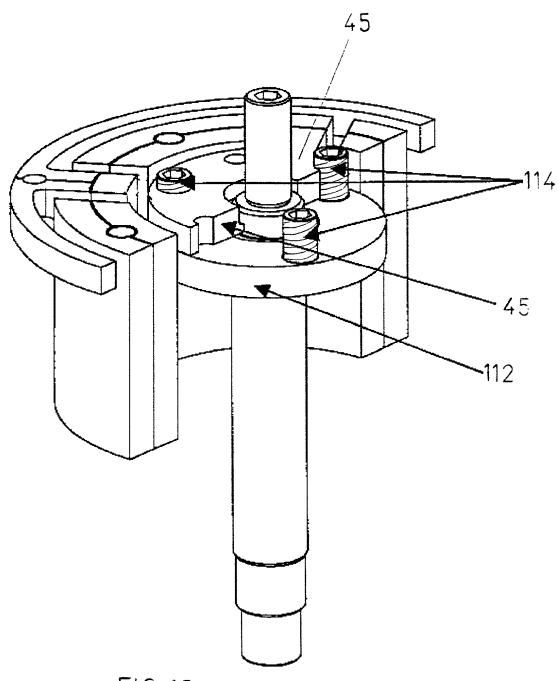


FIG. 13

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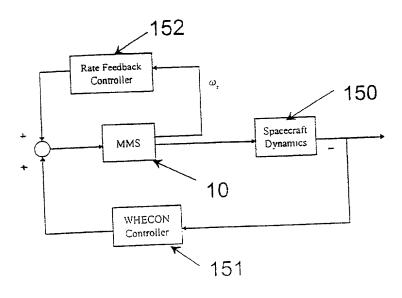


Fig.12

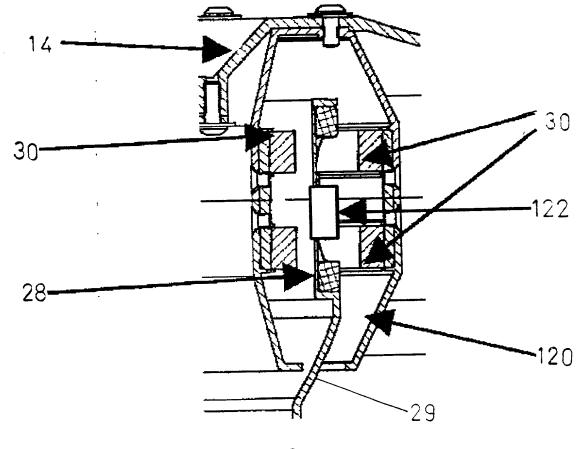


FIG. 14